

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 District of Puerto Rico

In re:  
**JAIME PEREZ HERNANDEZ**  
 Debtor

Case No. 18-04368-MCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0104-3

User: admin  
 Form ID: 309I

Page 1 of 1  
 Total Noticed: 21

Date Rcvd: Aug 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2018.

db +JAIME PEREZ HERNANDEZ, ALTURAS DE VILLA DEL REY K6 ESPANA ST, CAGUAS, PR 00727-6747  
 smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192  
 smg +PR DEPARTMENT OF LABOR, PO BOX 195540, HATO REY, PR 00919-5540  
 4614243 Anderson Financial Services of PR, DBA Boringuen Title Loans, 3440 Preston Ridge Rd Ste 500, Alpharetta, GA 30005-3823  
 4614244 Coop A/C Jesus Obrero, HC 1 Box 29030 PMB 159, Caguas, PR 00725-8900  
 4614245 Coop Caguas, PO Box 1252, Caguas, PR 00726-1252  
 4614248 DTOP, PO Box 41269 Minillas Station, San Juan, PR 00940-1269  
 4614249 Islandfin, PO Box 71504, San Juan, PR 00936-8604  
 4614250 LA FAMILIA, URB PARADIS 9 LOPEZ FLORES ST., CAGUAS, PR 00725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cmeccf@rfclawpr.com Aug 01 2018 19:22:37 ROBERTO FIGUEROA CARRASQUILLO,  
 PO BOX 186, CAGUAS, PR 00726-0186  
 tr E-mail/Text: ebnmail@ch13-pr.com Aug 01 2018 19:22:49 JOSE RAMON CARRION MORALES,  
 PO BOX 9023884, SAN JUAN, PR 00902-3884  
 smg EDI: PRTREAS Aug 01 2018 23:03:00 DEPARTAMENTO DE HACIENDA, PO BOX 9024140,  
 OFICINA 424-B, SAN JUAN, PR 00902-4140  
 smg E-mail/Text: ustpregion21.hrcf@usdoj.gov Aug 01 2018 19:24:07 US TRUSTEE,  
 EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1922  
 ust E-mail/Text: ustpregion21.hrcf@usdoj.gov Aug 01 2018 19:24:05 MONSITA LECAROZ ARRIBAS,  
 OFFICE OF THE US TRUSTEE (UST), OCHOA BUILDING, 500 TANCA STREET SUITE 301,  
 SAN JUAN, PR 00901  
 4614246 EDI: PRTREAS Aug 01 2018 23:03:00 Departamento de Hacienda, PO Box 9024140,  
 San Juan, PR 00902-4140  
 4614247 EDI: PRTREAS Aug 01 2018 23:03:00 Departamento de Hacienda, Bankruptcy Section,  
 235 Ave Arterial Hostos Ste 1504, San Juan, PR 00918-1451  
 4614251 EDI: MID8.COM Aug 01 2018 23:03:00 Midland Credit Management, Inc.,  
 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
 4614252 EDI: MID8.COM Aug 01 2018 23:03:00 Midland Fund, 2365 Northside Dr Ste 30,  
 San Diego, CA 92108-2709  
 4614253 EDI: RMSC.COM Aug 01 2018 23:03:00 Syncb/Sams Club, PO Box 965005,  
 Orlando, FL 32896-5005  
 4614254 EDI: RMSC.COM Aug 01 2018 23:03:00 Synchrony Bank/Sams Club, PO Box 965005,  
 Orlando, FL 32896-5005  
 4614255 EDI: AISTMBL.COM Aug 01 2018 23:03:00 T-Mobile, 12920 SE 38th St,  
 Bellevue, WA 98006-1350

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 03, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2018 at the address(es) listed below:

NONE.

TOTAL: 0

<b>Information to identify the case:</b>			
Debtor 1	JAIME PEREZ HERNANDEZ		Social Security number or ITIN xxx-xx-2621
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		EIN _____
United States Bankruptcy Court	District of Puerto Rico		Social Security number or ITIN _____
Case number: 18-04368 -MCF 13		EIN _____	Date case filed for chapter 13 7/31/18

## Official Form 309I

## Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
1. Debtor's full name	JAIME PEREZ HERNANDEZ	
2. All other names used in the last 8 years		
3. Address	ALTURAS DE VILLA DEL REY K6 ESPANA ST CAGUAS, PR 00725	
4. Debtor's attorney Name and address	ROBERTO FIGUEROA CARRASQUILLO PO BOX 186 CAGUAS, PR 00726-0186	Contact phone 787 744-7699 Email <a href="mailto:cmevf@rfclawpr.com">cmevf@rfclawpr.com</a>
5. Bankruptcy trustee Name and address	JOSE RAMON CARRION MORALES PO BOX 9023884 SAN JUAN, PR 00902-3884	Contact phone 787 977-3535 Email <a href="mailto:newecfmail@ch13-pr.com">newecfmail@ch13-pr.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Jose V Toledo Fed Bldg & US Courthouse 300 Recinto Sur Street, Room 109 San Juan, PR 00901	Hours open 8:00 AM – 4:00 PM Contact phone (787) 977-6000 Date: 8/1/18

For more information, see page 2

<p><b>7. Meeting of creditors</b>            Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p><b>September 5, 2018 at 10:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Location:</b>  <b>OCHOA BUILDING, 500 TANCA STREET , FIRST FLOOR, SAN JUAN, PR 00901</b></p>		
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	Filing deadline: 11/5/18
	<b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	Filing deadline: 10/9/18
	<b>Deadline for governmental units to file a proof of claim:</b>	Filing deadline: 1/28/19
<p><b>Deadlines for filing proof of claim:</b>            A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<p><b>Deadline to object to exemptions:</b>            The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>		
<b>9. Filing of plan</b>	The debtor has filed a plan. The hearing on confirmation will be held on: <b>10/5/18 at 01:30 PM</b> , Location: <b>300 RECINTO SUR STREET, COURTRoom 3 THIRD FLOOR, SAN JUAN, PR 00901</b>  An objection to confirmation of the chapter 13 plan shall be filed at least 7 days prior to the hearing on confirmation.  The confirmation hearing may be continued by announcement at the confirmation hearing of the continued date and time without further written notice.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	